



State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

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STATEMENT of SCOPE of a PROPOSED RULE

Regarding Section Ins 8.49, Wis. Adm. Code, relating to timely processing of applications for small employer health insurance

(a) A statement of the objective of the proposed rule:

to comply with the Governor's Task Force Report on Small Employer Health Insurance recommendation to develop a voluntary uniform application for small employers and require insurers to process applications and make offers to small employers applying for health insurance coverage within a specified time period

(b) A description of existing policies relevant to the rule and of new policies proposed to be included in the rule and an analysis of policy alternatives:

current rules require that coverage be extended in a timely fashion but do not cover the actual rate quote which may be delayed, this interferes with the ability of the small employer to obtain and compare rates in order to choose the most competitive rate, this new rule will reflect the policy recommendation of the Governor's Task Force Report that the use of a uniform application and rules requiring processing of applications and offers within a specified time period will reform the application process so as to ease the burden of small employers

(c) A statement of the statutory authority for the rule:

Ch. 635, ss. 628.34 & 601.41, Stats.,

(d) An estimate of the amount of time that state employees will spend to develop the rule and a description of other resources necessary to develop the rule:

40 hours

This Statement of Scope of a Proposed Rule is prepared under s. 227.135, Stats., and approved on November 21, 2001.

Connie L. O'Connell
Commissioner